

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 15-18747-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cetin Duman
565 Colonial Blvd.
Washington Township, NJ 07676

Social Security No.:
xxx-xx-9570

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after July 27, 2020 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: June 26, 2020
JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2

United States Bankruptcy Court
District of New JerseyIn re:
Cetin Duman
DebtorCase No. 15-18747-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: clsnodscPage 1 of 1
Total Noticed: 3

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

db +Cetin Duman, 565 Colonial Blvd., Washington Township, NJ 07676-4309

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2020 01:28:05 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 27 2020 01:28:02 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Emmanuel J. Argentieri on behalf of Creditor M&T Bank, successor by merger to Hudson City
Savings Bank bk@rgalegal.com
John W. Sywilk on behalf of Debtor Cetin Duman sywilkattorney@sywilk.com
Marie-Ann Greenberg magecf@magtrustee.com
Phillip Andrew Raymond on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
Tammy L. Terrell on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com

TOTAL: 9